

3624

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PATENT
Attorney Docket No.: 020375-000220US

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On April 13, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker
Janet L. Newmaker

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: Automated Transfer With Stored
Value Fund

Customer No.: 20350

Confirmation No.: 1069

Examiner: Vincent A. Millin

Art Unit: 3624

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §§ 1.97 AND 1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

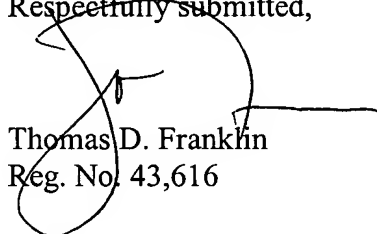
Sir:

The references cited on attached form PTO/SB/08A&B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicants believe that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

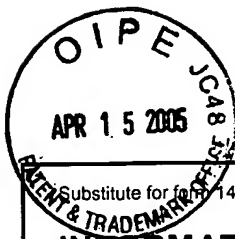
Respectfully submitted,



Thomas D. Franklin
Reg. No. 43,616

Date: April 13, 2005

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TDF:cc
60464789 v1



INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/046,654	
			Filing Date	October 26, 2001	
			First Named Inventor	Cheryl L. Neofytides	
			Art Unit	3624	
			Examiner Name	Vincent A. Millin	
Sheet	1	of	1	Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
								<input type="checkbox"/>
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	"Beaming Money by Email is Web's Next Killer App," PR Newswire, New York, November 16, 1999, 4 pages	
	C2	"billserv.com Launches bills.com, an Internet Portal for Consumers to Pay All Bills Online at No Cost," Business Editors & High-Tech Writers, Business Wire, New York, February 22, 2000, 2 pages	
	C3	"You've Got Money!," Rene Wijnen, Bank Technology News, New York, June 2000, Vol. 13, Issue 6, 3 pages	

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Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.



PTO/SB/21 (09-04)

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/046,654
Filing Date	October 26, 2001
First Named Inventor	Cheryl L. Neofytides
Art Unit	3624
Examiner Name	Vincent A. Millin
Attorney Docket Number	020375-000220US

ENCLOSURES (Check all that apply)

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<input checked="" type="checkbox"/> Supplemental Information Disclosure Statement

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Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Thomas D. Franklin		
Date	April 13, 2005	Reg. No.	43,616

CERTIFICATE OF TRANSMISSION/MAILING

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Signature			
Typed or printed name	Janet L. Newmaker	Date	April 13, 2005